

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:  
John P. Pettitt

Patent No.: 6,029,154  
Application No.: 08/901,687

Art Unit: Not yet assigned

Issued: February 22, 2000  
Filed: July 28, 1997

Examiner: Not yet assigned

For: METHOD AND SYSTEM FOR DETECTING  
FRAUD IN A CREDIT CARD TRANSACTION  
OVER THE INTERNET

**DECLARATION OF DONNA TUCKER**

I, Donna Tucker, make the following Declaration pursuant to 28 U.S.C. § 1746:

1. I am currently employed by Retail Decisions, Inc. as a Risk Manager.

2. The matters set forth in this declaration made of my own knowledge are true, and

the statements made on information and belief I believe to be true.

3. In 1996 I was employed by Transaction Billing Resources as an Accounting Supervisor.

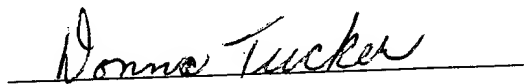
4. In my capacity as an Accounting Supervisor for Transaction Billing Resources, I attended an "ATACS User Seminar" at the U.S. Headquarters of British Airways near LaGuardia Airport in Queens, New York, from June 26 to June 28, 1996.

5. At the ATACS User Seminar I received a collection of materials from Bedford Associates, Inc., provider of the Advanced Telecommunications Abuse Control System ("ATACS") product line.

6. Included in those materials was a document entitled "ATACS™: How ATACS Works" (Copyright 1996 Bedford Associates, Inc.), a true and correct copy of which is attached hereto as Exhibit A. This document was not labeled confidential, was not restricted, and was not subject to any oral limitations. It was my understanding that this document was a piece of promotional material that was being publicly distributed by Bedford Associates without restriction to other seminar participants and was generally made accessible to the public.

I declare under penalty of perjury that the foregoing is true and correct. I acknowledge that under 18 U.S.C. § 1001, willful false statements and the like are punishable by fine, imprisonment or both and may jeopardize the request with which this declaration is filed.

Executed on October 8, 2004.

A handwritten signature in cursive script, reading "Donna Tucker", is written over a horizontal line.

Donna Tucker